

# TOFAJJAL STORE



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**Grameen Shakti SamaJik Byabosha Ltd.**

## Brief Bio of The Proposed Nobin Udyokta

Name	:	<b>TOFAJJAL AHMED</b>
Age	:	05-03-1988 (26 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	2 Brothers
Address	:	Vill: Baropaika P.O: Chandona P.S: Gazipur sadar Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>KHODEZA</b>
(iii) Father's name	:	<b>NURUL ISLAM</b>
(iv) GB member's info	:	Branch: Bashon Gazipur Centre # 29 (Female), Member ID: 2475, Group No: 03 Member since: 15-08-2002 (12 Years) First loan: 2,000 taka.
Further Information:		Existing loan: 3,50,000 Taka Outstanding loan: 1,99,900 Taka
(v) Who pays GB loan installment	:	Parents
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No

## ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)***

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Nil
Business Experiences and Training Info	:	Twelve years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Father's income (Agriculture)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01917-357350
Father Contact No.	:	01750-001328
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bason Unit, Gazipur

## **BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY**

Khodeza is a member of Grameen Bank since 12 years. At first she took 2,000 taka loan from Grameen Bank. Khodeza gradually took loan from GB. Utilize loan in cow rearing and agriculture. She has three cows. She also purchase a land and made two semi paka building.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>TOFAJJAL STORE</b>
Location	:	Chourasta, Gazipur
Total Investment in BDT	:	6,50,000 taka
Financing	:	Self BDT 3,50,000 (from existing business) 54% Required Investment BDT 3,00,000 (as equity) 46 %
Present salary/drawings from business (estimates)	:	6,000 Taka
Proposed Salary	:	8,000 Taka
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Rice, Pulse, Flour, Oil, Biscuit, Soap, Washing powder, Cosmetics, egg etc.</li><li>▪Whole seller and retailer.</li><li>▪Average 10% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing one employee.</li><li>▪Shop is rented.</li><li>▪Collects goods from Jamuna rice company, Sotota, Gpbindo Traders and different company agent.</li><li>▪Agreed grace period is 4 months.</li></ul>

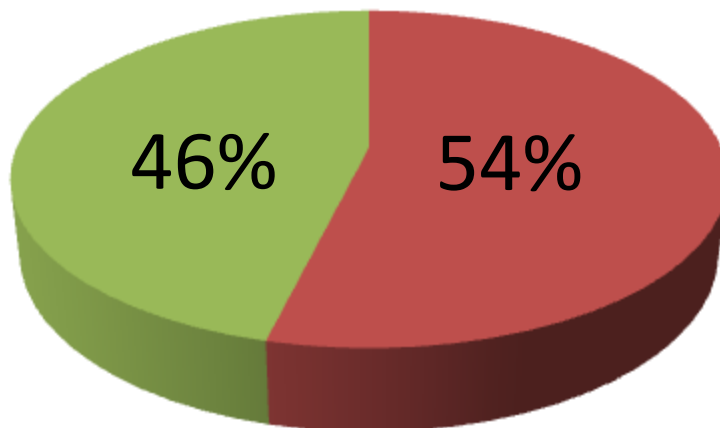
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Rice, Pulse, Flour, Oil, Biscuit, Soap, Washing powder, Cosmetics, egg etc	10,000	300,000	3,600,000
<b>Total Sales (A)</b>	<b>10,000</b>	<b>300,000</b>	<b>3,600,000</b>
<b>Less. Variable Expense</b>			
Rice, Pulse, Flour, Oil, Biscuit, Soap, Washing powder, Cosmetics, egg etc	9,000	270,000	3,240,000
<b>Total variable Expense (B)</b>	<b>9,000</b>	<b>270,000</b>	<b>3,240,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1,000</b>	<b>30,000</b>	<b>360,000</b>
<b>Less. Fixed Expense</b>			
Rent		7,000	84,000
Electricity Bill		1,000	12,000
Generator bill		450	5,400
Mobile Bill		1,000	12,000
Transportation		3,000	36,000
Guard		300	3,600
Entertainment		1,000	12,000
Salary (self)		6,000	72,000
Salary (staff)		4,000	48,000
<b>Total fixed Cost (D)</b>		<b>23,750</b>	<b>285,000</b>
<b>Net Profit (E) [C-D]</b>		<b>6,250</b>	<b>75,000</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Rice, Pulse, Flour, Oil, Biscuit, Soap, Washing powder, Cosmetics, egg etc	2,40,000	3,00,000	5,40,000
Rack	10,000	-	10,000
Security	1,00,000	-	1,00,000
<b>Total</b>	<b>3,50,000</b>	<b>3,00,000</b>	<b>6,50,000</b>

## Source of Finance



- Entrepreneur's Contribution 350,000
- Investor's Investment 300,000
- Total 650,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
<b>Revenue (sales)</b>					
Rice, Pulse, Flour, Oil, Biscuit, Soap, Washing powder, Cosmetics, egg etc	13,500	405,000	4,860,000	5,103,000	5,358,150
<b>Total Sales (A)</b>	<b>13,500</b>	<b>405,000</b>	<b>4,860,000</b>	<b>5,103,000</b>	<b>5,358,150</b>
<b>Less. Variable Expense</b>					
Rice, Pulse, Flour, Oil, Biscuit, Soap, Washing powder, Cosmetics, egg etc	12,150	364,500	4,374,000	4,592,700	4,822,335
<b>Total variable Expense (B)</b>	<b>12,150</b>	<b>364,500</b>	<b>4,374,000</b>	<b>4,592,700</b>	<b>4,822,335</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1,350</b>	<b>40,500</b>	<b>486,000</b>	<b>510,300</b>	<b>535,815</b>
<b>Less. Fixed Expense</b>					
Rent		7,000	84,000	84,000	84,000
Electricity Bill		1,000	12,000	14,400	14,400
Generator bill		450	5,400	5,400	6,000
Mobile bill & SMS Monitoring		1,250	15,000	15,000	15,000
Transportation		4,000	48,000	50,400	54,000
Guard		300	3,600	3,600	3,600
Entertainment		1,200	14,400	18,000	18,000
Salary (self)		8,000	96,000	96,000	96,000
Salary (staff)		4,000	48,000	48,000	48,000
<b>Non Cash Item</b>					
Depreciation		83	1,000	1,000	1,000
<b>Total Fixed Cost</b>		<b>27,283</b>	<b>327,400</b>	<b>335,800</b>	<b>340,000</b>
<b>Net Profit (E) [C-D]</b>		<b>13,217</b>	<b>158,600</b>	<b>174,500</b>	<b>195,815</b>
<b>Investment Payback</b>			<b>120,000</b>	<b>120,000</b>	<b>120,000</b>



# Cash flow projection on business plan (rec. & Pay)

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	300,000		
1.2	Net Profit	158,600	174,500	195,815
1.3	Depreciation (Non cash item)	1,000	1,000	1,000
1.4	Opening Balance of Cash Surplus		39,600	95,100
	<b>Total Cash Inflow</b>	<b>459,600</b>	<b>215,100</b>	<b>291,915</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	300,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	120,000	120,000	120,000
	<b>Total Cash Outflow</b>	<b>420,000</b>	<b>120,000</b>	<b>120,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>39,600</b>	<b>95,100</b>	<b>171,915</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:01  
Experience & Skill : 12 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest  
Local competitors;

Pictures









# FAMILY PICTURE

